

Privacy Notice

FACTS	What does Latvian Credit Union do with your personal information?
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Why?	Financial companies choose how they share your personal information. Federal Law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information includes: <ul style="list-style-type: none"> • Social Security Numbers and Credit Scores • Account Balances and Payment History • Transaction History and Employment Information
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share personal information; the reasons Latvian Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Latvian CU share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or respond to credit bureaus.	Yes	No
For our marketing purposes – to offer our products and services to you	No	We do not share
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – Information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes – Information about your creditworthiness	N/A	N/A
For affiliates to market to you	N/A	N/A
For nonaffiliates to market to you	No	We do not share

To limit our sharing	Call (612) 722 5004 or Email lcu@latviancu.com Please note: If you are a new member, we can begin sharing your information 30 days from the date of account opening. When you are no longer our member, we may continue to share your information as described in this notice.
Questions?	Call (612) 722 5004

What we do	
How does Latvian CU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and security files and buildings.
How does Latvian CU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Make deposits or withdrawals from your account • Give us your contact information or show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.